

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| First Named Inventor | : | Benjamin QUIGLEY |
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| Art Unit | : | 3693 |
| Confirmation Number | : | 6038 |
| Examiner | : | Eric T. Wong |
| Title | : | SYSTEM AND METHOD FOR ELECTRONIC WALLET CONVERSION |
| Attorney Docket No. | : | AOL0055 |

March 25, 2011

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Applicant submits this Response to the Office Action dated January 21, 2011 in connection with the above-identified patent application.

A Listing of Claims begins on Page 2 of this paper, and

Remarks begin on Page 8 of this paper.

Applicant does not believe that the filing of this amendment will incur additional fees. However, the Commissioner is authorized to charge any fees that may be due and to credit any overpayments to Deposit Account 07-1445 (Order No. AOL0055). Applicant considers this document to be filed in a timely manner.